

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION**

In re:

ISAIAH L. HARRIS, JR.  
LORETTA E. HARRIS  
Debtor(s)

Case No. 08-33746-H1

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

David G. Peake, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/09/2008.
- 2) The plan was confirmed on 08/26/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 01/04/2013.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/12/2012.
- 5) The case was completed on 06/24/2013.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$113,506.36.
- 10) Amount of unsecured claims discharged without payment: \$345,011.86.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$77,784.65
Less amount refunded to debtor	\$817.01

<b>NET RECEIPTS:</b>	<b>\$76,967.64</b>
----------------------	--------------------

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,659.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,912.81
Other	\$0.00

<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	<b>\$5,571.81</b>
--	-------------------

Attorney fees paid and disclosed by debtor:	\$0.00
---	--------

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS	Unsecured	819.00	NA	NA	0.00	0.00
BECKET & LEE LLP	Unsecured	2,282.78	1,992.35	1,992.35	51.50	0.00
CHASE	Unsecured	349.42	NA	NA	0.00	0.00
CHASE	Unsecured	8,192.91	9,276.36	9,276.36	239.80	0.00
CHASE CARD MEMER SERVICE	Unsecured	1,871.82	NA	NA	0.00	0.00
CHASE NA	Secured	NA	1,914.31	876.94	876.94	127.10
CHASE NA	Unsecured	NA	36.63	36.63	0.00	0.00
CITI	Unsecured	4,169.52	NA	NA	0.00	0.00
DISCOVER CARD	Unsecured	8,946.00	9,108.45	9,108.45	235.46	0.00
EAST BAY FUNDING	Unsecured	5,653.35	6,184.71	6,184.71	159.88	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	4,244.50	4,672.37	4,672.37	120.78	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	2,778.60	3,075.08	3,075.08	79.49	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	4,762.69	4,891.00	4,891.00	126.44	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	18,792.44	19,479.06	19,479.06	503.54	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	9,244.84	9,688.86	9,688.86	250.46	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	2,024.86	2,440.74	2,440.74	63.10	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	12,930.46	13,938.98	13,938.98	360.32	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	44,998.83	45,712.01	45,712.01	1,181.66	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	2,757.15	2,840.45	2,840.45	73.43	0.00
ECMC	Unsecured	13,100.64	12,797.43	12,797.43	330.82	0.00
ECMC	Unsecured	14,361.65	14,067.95	14,067.95	363.66	0.00
GE CONSUMER	Unsecured	100.00	NA	NA	0.00	0.00
HINSON HAZELWOOD COLLEGE	Unsecured	26,000.00	NA	NA	0.00	0.00
HOUSTON ISD	Unsecured	2,615.86	2,615.86	2,615.86	67.62	0.00
INTERNAL REVENUE SERVICE***	Priority	NA	31,527.99	31,527.99	31,527.99	315.28
INTERNAL REVENUE SERVICE***	Unsecured	NA	4,182.49	4,182.49	108.12	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	9,525.38	10,589.32	10,589.32	273.74	0.00
JP MORGAN CHASE BANK NA	Unsecured	16,534.65	NA	NA	0.00	0.00
OFFICE DEPOT	Unsecured	873.24	NA	NA	0.00	0.00
ON-GOING MORTGAGE	Secured	NA	NA	NA	0.00	0.00
ON-GOING MORTGAGE	Secured	NA	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	3,706.22	3,887.16	3,887.16	100.49	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	6,371.05	6,371.05	6,371.05	164.70	0.00
SALLIE MAE	Unsecured	NA	7,393.06	7,393.06	191.11	0.00
SALLIE MAE	Unsecured	NA	12,790.16	12,790.16	330.63	0.00
SAM'S CLUB	Unsecured	4,881.74	NA	NA	0.00	0.00
SECURITY BENEFITS	Secured	14,625.69	14,625.69	0.00	0.00	0.00
SMART FINANCIAL CREDIT UNION	Secured	8,956.09	8,956.09	8,956.09	8,956.09	1,102.94
TEXAS HIGHER EDUCATION COORD	Unsecured	NA	20,308.57	20,308.57	524.98	0.00
TEXAS HIGHER EDUCATION COORD	Unsecured	NA	6,912.38	6,912.38	178.68	0.00
THE HOME DEPOT	Unsecured	1,611.35	NA	NA	0.00	0.00
TOWN NORTH BANK	Unsecured	NA	6,718.33	6,718.33	173.67	0.00
TOWN NORTH BANK	Unsecured	NA	8,049.13	8,049.13	208.07	0.00
US BANK	Secured	3,615.69	3,639.37	3,639.37	3,639.37	368.74
US DISTRICT COURT	Secured	NA	1,101.63	1,101.63	1,101.63	0.00
US DISTRICT COURT	Secured	NA	16,087.68	16,087.68	16,087.68	0.00
VELOCITY CREDIT UNION	Unsecured	7,032.81	NA	NA	0.00	0.00
VELOCITY CREDIT UNION	Unsecured	5,935.64	NA	NA	0.00	0.00
WELLS FARGO BANK NA	Unsecured	31,123.55	32,104.80	32,104.80	829.92	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$30,661.71	\$30,661.71	\$1,598.78
<b>TOTAL SECURED:</b>	<b>\$30,661.71</b>	<b>\$30,661.71</b>	<b>\$1,598.78</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$31,527.99	\$31,527.99	\$315.28
<b>TOTAL PRIORITY:</b>	<b>\$31,527.99</b>	<b>\$31,527.99</b>	<b>\$315.28</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$282,124.74</b>	<b>\$7,292.07</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$5,571.81</u>
Disbursements to Creditors	<u>\$71,395.83</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$76,967.64</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/17/2013

By: /s/ David G. Peake

\_\_\_\_\_  
Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.